

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of June 30, 2007
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	55	88	43	19
% of total	26.8	42.9	21.0	9.3
Loans & Leases (Net)*	1,781.3	14,862.2	31,131.4	104,185.7
Reserve for loans	25.4	187.4	431.5	1,110.5
Total Assets	2,994.0	20,195.3	44,124.0	147,294.2
% of total	1.4	9.4	20.6	68.6
Total Deposits	2,121.1	16,752.1	34,359.0	98,900.4
Total Equity Capital	822.4	2,454.8	4,813.6	19,809.6
Noncurrent Loans & Leases**	2.11	65.11	234.04	552.50
Total Past Due Loans & Leases***	15.20	139.72	418.41	1159.99
Other Real Estate Owned****	0.0	1.7	10.8	30.5
Interest Earned	89.8	705.7	1,469.2	4,399.5
Interest Expense	30.7	267.4	584.8	1,899.3
Net Interest Income	59.1	438.3	884.4	2,500.2
Noninterest Income	4.2	77.5	430.9	582.5
Loan Loss Provision	6.6	22.8	32.3	101.4
Noninterest Expense	82.3	345.3	803.9	1,496.8
Net Income	(26.23)	104.48	303.3	936.5
Return on Assets#	(1.75)	1.03	1.37	1.27
Return on Equity#	(6.38)	8.51	12.60	9.45
Net Interest Margin#	3.95	4.34	4.01	3.39
Loans & Leases/Deposits	83.98	88.72	90.61	105.34
Loans & Leases/Assets	59.50	73.59	70.55	70.73
Equity Capital/Assets	27.47	12.16	10.91	13.45
Noncurrent Loans&Leases/Total Loans&Leases	0.12	0.44	0.75	0.53
Tot. Past Due Loans&Leases/Total Loans&Leases	0.85	0.94	1.34	1.11
Reserves for Loans/Noncurrent Loans & Leases	1202.75	287.85	184.35	201.00

* Net of unearned income.

** Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

*** Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

**** Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures

Aggregate, Annualized return

N/A Not Available